

General Privacy Notice

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1.0 Introduction

This Privacy Notice is related to companies with Steven Galea and Associates Ltd all having their registered address at 37, St. Mary Street, Naxxar ('Group', 'Company', 'we', 'us', 'our'). We are committed to safeguarding the privacy of our clients using our services ('user', or 'you', 'your'). The Group has a separate Privacy Policy for the usage of its website, namely, www.stevengalea.com

This Privacy Notice explains how we collect, use, disclose, and safeguard and treat your personal information when you are seeking to become a client, and/or you are a client of SGA, whether through an ongoing business relationship or an occasional transaction (collectively, 'Services').

By utilising, or receiving, our services, you agree with the terms of this Privacy Notice. By providing us with your personal information, you acknowledge to the Company processing your personal data/personal information in accordance with this Notice and the applicable EU laws and regulations.

2.0 What type of personal information will we hold on you and why?

We may collect, store and use the following kinds of personal information:

- a. Personal details as per our 'Know Your Customer' (KYC) forms and/or through our centralised KYC Portal system. Details will include your name, surname, address, identification details, date of birth, the service we are providing you, citizenship, nationality and similar information about you.
- b. We will keep a copy of your identification document(s) such as ID card, driving license, residency card, passport or any other identification document available to fulfil our obligations under the 4th AML Directive.
- c. We will keep a copy of information or documentation to proof residency of your address such as bank statement, bank reference, utility bill, fix telephone line bill or similar documentation. This is to fulfil our obligations in line with the 4th AML Directive.
- d. We will keep a copy of name checks, google searches and passport checks on you. Such 'name screening' is performed to prevent fraud, money laundering, funding of terrorism, financial crime or any other type of crime. This is also in line with the 4th AML Directive and/or internal risk-based policy of the Group. Such screening services are performed when the relationship with the client or prospect has initiated and on an ongoing basis apply a risk-based approach.
- e. We shall use your personal data to perform, in a manual or automated manner, a risk classification/profiling which would classify you as 'low risk', 'medium risk' or 'high risk' in order to fulfil our obligations under the 4th AML Directive. Such classification will affect the level of ongoing monitoring we perform on you and/or the level of documentation we request. You may request further information on how such risk classification is performed by contacting the Data Protection Officer on office@stevengalea.com or by calling us on +356 21666690.
- f. We will keep a copy of your communication with us, such as emails and letters, in line with our legal obligations under the 4th AML Directive.
- g. We shall use your personal data, especially one or more of your identification documents, to perform automated facial recognition. This is performed to avoid identity fraud and/or financial crime.

- h. We may request a video conference call through our centralised KYC Portal. Should you accept to provide us with such a call, we shall record and hold a video and sound recording of the video conference in line with our AML/CFT obligations and internal retention policy found in the Data Protection Policy of the Group. We may also take screen shots of such video conference in line to fulfil our obligations under the 4th AML Directive.
- i. We may also process and hold information about your wealth, such as the value of your assets; details of bank accounts inheritance information; and similar related information to your global net worth. We shall use such information in line with our AML/CFT obligations.
- j. We shall process and hold certain declarations that we may ask you to provide, mostly referred to as 'personal declaration form', in line with our legal obligations.
- k. We may hold and process any other information or documentation we provide to you to complete, whether in physical or digital format, in line with our legal obligations and/or internal risk-based approach policy.
- l. We will hold employment related data, especially if you are employed with the Group and hence considered an 'employee'. We may also ask for a copy of your employment contract as a supporting documentation on your source of wealth or funds, on a risk-sensitive basis.
- m. We may hold CCTV recordings of you should you have visited our offices. These are kept for the purpose of preventing crime and protecting our staff and clients.

3.0 When do we need your consent?

We shall need your consent in the following circumstances:

- a. When sending you marketing material or promotions regarding our services;
- b. When sharing your personal information outside the Group, unless we are required to do so by law such as providing information to police, court of law or a competent authority. Please see section 5 for more details; and
- c. When processing your personal information without having one of the other legal basis found in section 4 below.

Please note that you can withdraw your consent at any time, unless there is another legal basis that allows us to process your data as per the below section.

4.0 When can we process your personal data?

Apart from the 'consent' noted in section 3 above, we may also process your data if we have the following legal basis:

- a. Contractual obligation or necessity;
- b. Legal obligation;
- c. Member-state law;
- d. Vital interest of the data subject;
- e. When processing the data is in the best interest of the public; and
- f. Legitimate interest.

It is the nature of our business to process your data due to a contractual or legal obligation. When neither of these apply, it is likely that we will process your data based upon your consent. That said, SGA may process data according to regulations listed within the General Data Protection Regulation ("GDPR").

5.0 How and when do we disclose your personal information to third parties?

We may disclose your personal information:

- a. To the extent that we are required to do so by law;
- b. In connection with any ongoing or prospective legal proceedings;
- c. In order to establish, exercise or defend our legal rights (including providing information to others for the purposes of fraud prevention and reducing credit risk);
- d. To any person who we reasonably believe may apply to a court or other competent authority for disclosure of that personal information where, in our reasonable opinion, such court or authority would be reasonably likely to order disclosure of that personal information;
- e. To any of our employees, officers, insurers, professional advisers, bankers, agents, suppliers, IT service providers or subcontractors insofar as reasonably necessary for the purposes set out in this notice;
- f. To any member of our group of companies (this means our subsidiaries, our ultimate holding company and all its subsidiaries) insofar as reasonably necessary for the purposes set out in this notice. If the Company is merged, acquired, or sold, or in the event of a transfer of some, or all, of our assets or equity, we may disclose or transfer Personal Information and usage data in connection with such transaction;
- g. In all other circumstances where you would have given your consent.

We will not, without your express consent, supply your personal information to any third party for the purpose of their, or any other third party's, direct marketing.

Personal information that you publish on our website or submit for publication on our website may be available, via the internet, around the world. We cannot prevent the use or misuse of such information by others.

6.0 Where is your data stored and how is it protected?

Your data may be stored in one or more of the following locations:

- a. Physical files in our locked cabinets at our registered office;
- b. A server located at our registered office;
- c. A back-up server located at a secret location in Malta; and
- d. On Cloud (Microsoft), which is located within the European Union.

6.1 How is your personal data protected?

We will take reasonable technical and organisational precautions to prevent the loss, misuse or alteration of your personal information. We maintain physical, electronic, and procedural safeguards to protect the confidentiality and security of Personal Information and other information transmitted to us.

You acknowledge that the transmission of information over the internet is inherently insecure and while we strive to protect information transmitted on or through the Site or Services, we cannot, and do not, guarantee the security of any information you transmit on, or through, the Site or Services, and you do so at your own risk.

That said, when information reaches our company, we shall take the necessary steps to protect such information. This is done by one or more of the below:

- a. Ensuring the data is safeguarded by the use of firewalls, encryptions, access restrictions and/or passwords;
- b. In case of physical copies of your personal information or data, precaution shall be taken to ensure such data is accessible only to individuals within the Group that require to access your data to perform their duties and/or to provide you with a service;
- c. The Group shall ensure that proper backups are taken to prevent the data from being lost; and
- d. Without prejudice to section 6 above, your data saved in digital format on our servers, cloud or on our KYC Portal system shall be accessible by individuals that are required to access your data to perform their duties and/or to provide you with a service.

7.0 For how long shall we keep your data?

The below are the services we offer and instances where we shall process your data, followed by the retention period for each type of service:

- a. **Services related to company service provider (CSP)** – 5 years after termination in whatever form of the business relationship or completion of an occasional transaction. This is processed and retained in line with our obligations under the 4th AML Directive and/or other legal/contractual obligations.
- b. **Audit services** – 10 years after termination in whatever form of the business relationship. This is processed and retained in line with our obligations under the 4th AML Directive and/or other legal/contractual obligations.
- c. **Accountancy/bookkeeping services** – 10 years after termination in whatever form of the business relationship. This is processed and retained in line with our obligations under the 4th AML Directive and/or other legal/contractual obligations.
- d. **Advisory services** – 5 years after termination in whatever form of the business relationship or completion of an occasional transaction. This is processed and retained in line with our obligations under the 4th AML Directive and/or other legal/contractual obligations.

- e. **Immigration, visa and/or residency services** – 1 year after termination or completion of service. This data is processed to provide such services to the client and retained for legitimate interests which includes the possibility to defend our interests in a court of law.
- f. **Payroll services** – 5 years after termination in whatever form of the business relationship or completion of an occasional transaction. This data is processed according to instructions provided by the data controller and is retained in line with our legal or contractual obligations.
- g. **VAT related services** – 6 years after termination or completion of service. This is processed and retained in line with our obligations under the 4th AML Directive and/or other legal/contractual obligations.
- h. **Other Tax advisory or compliance services** – 6 years after termination or completion of service. This is processed and retained in line with our obligations under the 4th AML Directive and/or other legal/contractual obligations.
- i. **Data obtained from other events** shall be processed in order for us to provide you with the service and receipt of payment. Such data shall be retained for 1 year after the event, in order to safeguard our legitimate interests.
- j. **CCTV recording** in case you have visited our offices in 37, St. Mary Street, Naxxar, Malta – recordings kept for 1 month before being automatically overwritten. This is processed for the prevention of crime and safety of our employees and customers.

In instances when a client is being serviced in more than one type of service noted above, the retention period applicable shall be the longest of the retention periods applicable. Nevertheless, SGA, shall not retain data which is not bound to retain in terms of any applicable law or in terms of this privacy notice. The client may request for the data to be deleted before the end of the retention period as per above. However, such request will be rejected should there be a legal, contractual or other type of obligation/legitimate interest for SGA to retain such personal information.

7.1 How shall we destroy your data after the retention period is over?

We shall destroy your data in a safe and reliable manner. Physical files shall be destroyed by means of shredding. Shredding services may be outsourced to third parties. SGA shall ensure that if shredding is outsourced to third parties, the Group shall review their data privacy procedures and safeguard the interest of the data subjects through ways and means such as through a contractual agreement between SGA as data controller and the shredding company as data processors in line with Article 28 of the General Data Protection Regulation. For the removal of any doubt, this would only apply if SGA provides non-shredded data to the shredding service provider. If shredding is done in-house, then the shredding service provider will not be considered as a data processor.

In the case of data stored in digital format, such data shall be permanently deleted. This would include any backups held on servers and/or cloud.

Communication between the client and the Group shall be deleted or destroyed.

Should the Group be required to change one or more of its hard disks where data is, or was previously stored, the Group shall ensure that such hard disk is disposed of in a professional manner and in a way that data cannot be retrieved from it in the future.

8.0 What are your Rights?

- a. You can obtain information regarding the processing of your personal information and access to the personal information which we hold about you by contacting our Data Protection Officer.
- b. You may request that any personal information be rectified by sending an e-mail notification on office@stevengalea.com
- c. You have the right to request that we erase your personal information if it is inaccurate or incomplete. There may be circumstances where you ask us to erase your personal information, but we are legally obliged to retain it.
- d. You may object to, and request the processing of, your personal information in certain circumstances. There might be circumstances where you object to, or ask us to restrict, our processing of your personal information but we are legally entitled to refuse that request.
- e. You may instruct us at any time not to process your personal information for marketing purposes.
- f. You may withdraw your consent given under this Policy at any time by sending an e-mail notification. Our details are listed hereunder.
- g. Your personal information may only be stored unless further processing is brought about by individual consent and the necessity for the establishment of legal claims for the protection of the rights of another natural/legal person or for the public interest.
- h. You have a right to lodge a complaint to the supervisory authority of the jurisdiction in which the personal information is being provided.
- i. You may request one printed copy of this Privacy Notice free of charge.

9.0 Where can you complain if you have an issue related to Data Privacy?

We value our customers' comments and we are committed to ensure that all our clients' data is safeguarded and in line with regulation and our internal policies. Should you feel the need to complain about, or raise your objections, to how we are handling your personal data, then you may contact our Data Protection Officer using the following contact details:

9.1 Contacting the Data Protection Officer

Our Data Protection Officer (DPO) may be contacted by the following methods:

- a. By post, to 37, St. Mary Street, Naxxar, Malta
- b. By telephone on +356 21666690
- c. By sending an email on office@stevegalea.com

The Group will do its utmost to ensure that complaints are handled and settled internally in an efficient and professional manner.

9.2 Contacting the Maltese Data Commissioner

You may also contact the Office of the Data Commissioner as follows:

- a. You may file a complaint with the Maltese Data Protection Commissioner through the following link:

<https://idpc.org.mt/en/pages/contact/complaints.aspx>
- b. Alternatively, you may contact the office of the Maltese Data Commissioner by phone on +356 23287100 or by post using the below address:

The Commissioner
Level 2, Airways House
High Street
Sliema
SLM 1549
Malta

10.0 Can we modify this Privacy Notice?

From time to time, we may change this Privacy notice. If we change this Privacy notice, we will upload the updated privacy notice on our website, or by posting a notice on our homepage stating that a change has occurred. We shall write to you should there be a 'material change' in the Privacy notice which affects your rights.

This Privacy Policy is in conformity with applicable EU laws and regulations. The Company is liable only to the extent of the provisions set out under the applicable EU laws and regulations.

****End of Privacy Notice****